Skrill BUSINESS

Skrill x-Cart Module Configuration Guide

Integration with Skrill via x-Cart

This guide describes how to install and configure the x-Cart module for taking payments on the Skrill Payment Platform.

www.skrill.com

Version 1.0

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Version Control Table

Date	Version	Description
August 2020	1.0	Guide Created

Contents

1. About this guide

Objectives and target audience

This guide describes how to install and configure the Skrill X-cart module. It assumes that you have an existing X-cart installation.

Conventions used in this guide

The table below lists some of the conventions used in this guide.

Table 1-1: List of conventions

Convention	Description
Code example	Used to illustrate example code, functions and commands.
File path	Used to indicate a file path or folder structure.
Glossary	Glossary term
Menu1 > Menu option2 >	Indicates a menu path.

2. Introduction

What is the X-cart module?

X-cart is an eCommerce platform, which provides online merchants with a flexible shopping cart system, as well as control over the look-and-feel, content and functionality of their online store.

X-cart has been fully integrated with Skrill's online payment solution called Quick Checkout. Installing and configuring the Skrill Payment Solution module provides a simple, secure and convenient option for connecting to Skrill's online payment processing platform via X-cart.

Skrill customers using X-cart have access to a wide range of card and alternative payment methods.

Signing up for a Skrill account

Before you can start accepting payments through Skrill, you need to open a free merchant account by completing the online application form here.

Once your application has been approved you can configure your Skrill credentials in your Skrill merchant account and then copy them in your X-cart backend and start taking payments.

3. Installing and configuring X-cart

Secret Word and API Password

It is mandatory to setup a secret word and API/MQI password for your Skrill merchant account before configuring the Skrill X-cart module. The secret word is used to authenticate the data sent back to your X-cart server after payment. You must obtain the IP address of your X-cart server to configure the API/MQI password. You can find this IP address by executing the following command from a command prompt:

ping **<server domain name>**

   For example:

 ping example.x-cartserver.com

 Pinging example.x-cartserver.com **[145.76.160.206]** with 32 bytes of data:

Make a note of the set of numbers in the square brackets. This is the IP address. Now you have the IP address, you can setup the secret word and API/MQI password as follows:

1. Log in to your Skrill merchant account at www.skrill.com
2. Go to **Settings > Developer Settings** **(Figure 3-1)**
3. Set API / MQI Password using the toggle, type and confirm by clicking **Save**
4. For each section, specify the IP address(es) or IP address range of your X-cart server. This prevents payment or money transfer requests from other IP addresses if your secret word or API password is compromised. All requests from other IP addresses are denied. Access can be granted to:
   - A single IP address (e.g. 145.76.160.206 using the example above)
   - Multiple IP addresses, separated by space (e.g. 192.168.0.2 10.0.0.2)
   - A subnet in CIDR notation (e.g. 192.168.0.0/24)
5. Set Secret Word using the toggle, type and confirm by clicking the **Save** button
   Note: Your Secret Word must contain at least: 8 characters, 1 uppercase letter, 1 lowercase letter, and 1 number.

Figure 3-1: Configuring a Secret Word and API/MQI Password

Download Skrill on your X-cart backend

To download Skrill from the marketplace follow the below steps:

1. Go to **my Addons**
2. Type **Skrill** in the top right-hand side
3. Click on **Install**
4. Once Skrill is installed you will receive a pop confirming Skrill is enabled

The next stage of the X-cart integration is to configure the X-cart module to connect to your Skrill account. The steps are as follows:

1. Click on **Store Setup**
2. Type Skrill in **add payment method**
3. Choose all the payment methods you would like to enable for your store through Skrill
4. Click add for each payment method
5. Please type your Skrill credentials for one Skrill payment method and it will be prefilled for the remaining ones you added **(Figure 3-2)**

Skrill All Card Types Settings

This payment method is **ON**

Skrill Quick Checkout enables you to take **direct** payments from credit cards, debit cards and over 80 other local payment options in nearly 200 countries. The highly competitive rates are published on the Skrill website www.skrill.com

Field	Value
Email address of your Skrill account	test@merchant.com
Skrill Customer ID	11223344
Secret word	abc123
Order id prefix	xcart
	Optional
Test mode	OFF

Support

Do you have questions?

Contact Skrill at newbusiness@paysafe.com

Figure 3-2: Skrill Settings with example values in X-cart backend

Configure Skrill Settings

Configure the Skrill Settings as follows:

1. Enter your Skrill Merchant account ID in the Merchant ID field. This is the Customer ID of your merchant account
2. Enter your Skrill Merchant account email address
3. Enter the Secret word that you set up in the previous section

Table 3-1: Skrill Settings

Field Name	Description	Format/ Example
Merchant ID	Your unique merchant identifier. This is the Customer ID of your merchant account.	58010731
Merchant Account (email)	The email address linked to your Skrill merchant account (created by you when you first signed up for a Skrill merchant account).	techpubs@skrill.com
Secret word	Enter the secret word configured for your Skrill account here. This feature is mandatory and ensures the integrity of the data posted back to your x-cartservers.	N/A

4. Customer Experience

This section describes the customer's checkout experience when using the Skrill x-Cart module.

Note: We only describe the Checkout process from the payment selection step onwards as the previous steps are unchanged.

The steps are as follows:

1. Click a payment method from the list of available payment methods (this list depends on the customer's country, the payment options configured for your Skrill account and the payment options configured in the Skrill x-Cart Module

Figure 4-1: x-Cart Checkout Payment selection showing different payment methods

2. Enter Payment details in the Skrill Payment Form

Figure 4-2: Enter Payment Details in the Skrill Payment Form

3. Click **Pay Now** to complete the payment. If all is correct, the payment form will display the following screen:
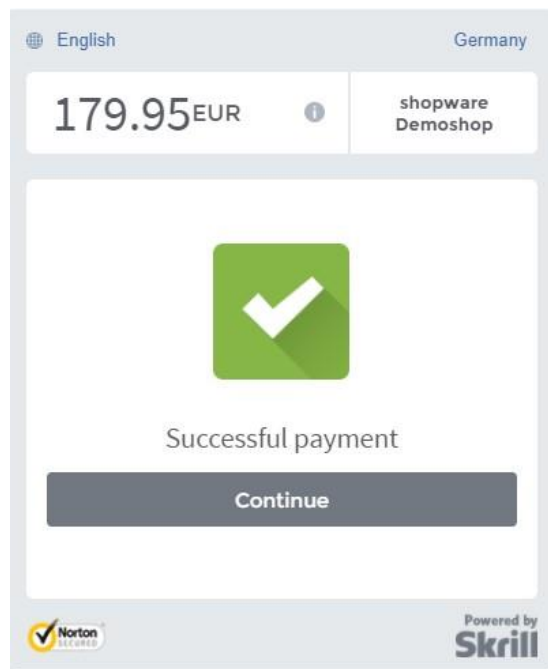

Figure 4-3: Successful Payment

Removing or reducing the header and reducing the footer

You can request a version of the Skrill payment form without the Skrill header and amount fields. The security logo is also removed from the footer, to reduce its size. To enable this option, please contact Skrill Merchant Services and ask for the Reduced Header and Footer option. This option is shown in the screenshot below (The standard payment form is shown on the left and the reduced header and footer option on the right).

Figure 4-4: Reduced Header and Footer Option

5. Refund Information

Currently refund is not supported in x-Cart. To complete refund, please login to your Skrill merchant account and follow the below steps:

1. Click on **All transactions**
2. Find the transaction which should be refunded
3. Click **refund** from right hand side column
4. Type the amount which should be refunded
5. Click **confirm return**

Once you have completed the refund in your Skrill account, please login to your x-Cart account to update transaction status manually **(Figure 5-1)**

Figure 5-1: Update Refund Payment

6. Testing

We provide test cards shown in the table below for use with test merchant accounts. When using these card numbers enter an expiry date in the future and a random CVV number.

Table 6-1: Test Cards

Brand	Card Number
MasterCard	5438311234567890
Visa	4000001234567890

Should you wish to test Skrill in DEMO shops please get in touch with Skrill support at newbusiness@paysafe.com, so we can provide you with access.